

**Information to identify the case:**

Debtor 1	<u>Amanda K. Hewitt-Shiley</u>	Social Security number or ITIN	xxx-xx-7285
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	17-33270-JNP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Amanda K. Hewitt-Shiley

2/23/18

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Amanda K. Hewitt-Shiley  
 Debtor

Case No. 17-33270-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Feb 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2018.

db +Amanda K. Hewitt-Shiley, 1765 Mays Landing Rd., Egg Harbor Township, NJ 08234-8508  
 517181883 +Absecon Emergency Services, c/o Quality Asset Recovery, 7 Foster Avenue, Suite 101, Gibbsboro, NJ 08026-1191  
 517181884 +Apex Asset Management, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890  
 517181887 +Cardiovascular Associates Of Del Val, 120 White Horse Pike, Suite 112, Haddon Heights, NJ 08035-1994  
 517181889 +Credit Control, LLC, PO Box 546, Hazelwood, MO 63042-0546  
 517181891 +Diagnostic Pathology Consultants, c/o Rickart Collection Systems, Inc., 575 Milltown Road, PO Box 7242, North Brunswick, NJ 08902-7242  
 517181892 +Edward M. Klein, MD, c/o Apex Asset Management, 2501 Oregon Pike, Suite 120, Lancaster, PA 17601-4890  
 517181893 +Emergency Phys. Assoc. of SJ, c/o Account Resolution Services, 1643 N. Harrison Pkwy, Bldg H, Suite 10, Fort Lauderdale, FL 33323-2857  
 517181895 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030 (address filed with court: Forster, Garbus And Garbus, Attn: Glen S. Garbus, Esq., 60 Vanderbilt Motor Parkway, Commack, NY 11725)  
 517181894 +Financial Recoveries, PO Box 1388, Mt. Laurel, NJ 08054-7388  
 517181896 +Judgment Recovery Specialists, 290 Main Street, Suite O, Madison, NJ 07940-2347  
 517181897 +Kennedy Health System, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020  
 517181899 +Lending Club Corporation, 21 Stevenson, Suite 300, San Francisco, CA 94105-2706  
 517181901 +MRS Associates, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016  
 517181900 +Maple Shade First Aid Squad, c/o Commercial Acceptance, 2 W. Main Street, Shiremanstown, PA 17011-6326  
 517181905 +++Progressive Insurance, 6300 Wilson Mill Rd, Mayfield, Village, OH 44143-2182  
 517181906 +Ragan and Ragan, 3100 Route 138 West, Brinley Plaza, Building One, Belmar, NJ 07719-9020  
 517181907 +Remex, 307 Wall Street, Princeton, NJ 08540-1515  
 517181909 +South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710  
 517181910 +United Collection Bureau, 5620 Southwyck Blvd, Suite 206, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Feb 23 2018 23:38:00 Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 24 2018 00:00:42 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 24 2018 00:00:38 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517181885 +EDI: DCI.COM Feb 23 2018 23:38:00 AT&T, c/o Diversified Consultants, Inc., 10550 Deerwood Park Blvd, Jacksonville, FL 32256-2805  
 517181886 EDI: BANKAMER.COM Feb 23 2018 23:38:00 Bank of America, P.O. Box 982238, El Paso, TX 79988-2235  
 517181888 +EDI: CHASE.COM Feb 23 2018 23:38:00 Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298  
 517181890 +E-mail/Text: kzoepfel@credit-control.com Feb 24 2018 00:00:43 Credit Control, LLC, 5757 Phantom Drive, Suite 330, Hazelwood, MO 63042-2429  
 517181898 +EDI: CBSKOHL.COM Feb 23 2018 23:38:00 Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115  
 517181902 +EDI: NAVIENTFKASMSERV.COM Feb 23 2018 23:38:00 Navient, PO Box 9635, Wilkes Barre, PA 18773-9635  
 517181904 EDI: PRA.COM Feb 23 2018 23:38:00 Portfolio Recovery Associates, 120 corporate Blvd, Norfolk, VA 23502  
 517181903 E-mail/Text: bkrnotice@prgmail.com Feb 24 2018 00:00:38 Paragon Revenue Group, 216 Le Phillip Ct., Concord, NC 28025-2954  
 517181908 E-mail/Text: bkrnotice@prgmail.com Feb 24 2018 00:00:38 Shore Medical Center, c/o Paragon Revenue Group, 216 Le Phillip Ct., Concord, NC 28025-2954

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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Addresses marked '+++' were transmitted to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(e).

District/off: 0312-1

User: admin  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 25, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2018 at the address(es) listed below:

Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com  
Brian C. Nicholas on behalf of Creditor PROF-2013-M4 Legal Title Trust II, by U.S. Bank  
National Association, as Legal Title Trustee bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Jill T. Bryan on behalf of Debtor Amanda K. Hewitt-Shiley jtb.assistant1@verizon.net  
Rebecca Ann Solarz on behalf of Creditor PROF-2013-M4 Legal Title Trust II, by U.S. Bank  
National Association, as Legal Title Trustee rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5